

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977



Order Filed on January 18, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:

Ledaro Stokes  
Carmen L. Stokes

Debtor(s)

Case No.: 17-12533 (JNP)

Hearing Date: 01/17/2018

Judge: Jerrold N. Poslusny Jr.

**ORDER CONFIRMING CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two(2) through three(3) is hereby

**ORDERED.**

**DATED: January 18, 2018**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Ledaro Stokes and Carmen L. Stokes

Case No.: 17-12533 (JNP)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

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The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 02/21/2017, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

**ORDERED** that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$211.00 **for a period of 49 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$1,650.00 paid to date.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee of \$3,500.00. The unpaid balance of the allowed fee in the amount of \$2,500.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: Ledaro Stokes and Carmen L. Stokes

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**ORDERED** that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

**ORDERED** that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

**ORDERED** as follows:

pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of PNC Bank will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to PNC Bank on account of pre-petition arrears set forth in the proof of claim dated June 7, 2017 and amended October 12, 2017. total plan length of 60 months.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ledaro Stokes  
Carmen L Stokes  
Debtors

Case No. 17-12533-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2018.  
db/jdb +Ledaro Stokes, Carmen L Stokes, 324 Reeves Road, Bridgeton, NJ 08302-7218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*  
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation PNC Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Debtor Ledaro Stokes bkdruzziako@aol.com  
Victor Druziako on behalf of Joint Debtor Carmen L Stokes bkdruzziako@aol.com  
TOTAL: 9